

FILED
12/30/19 2:47 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:	:	Case No. 19-23522-GLT
	:	Chapter 7
ERNEST J. RUFFIN,	:	
	:	Related to Dkt. No. 29
	:	
Debtor,	:	Hearing: January 23, 2020 at 11:00 a.m.
	:	Response Due: January 16, 2020

ORDER TO SHOW CAUSE

The above-captioned bankruptcy case commenced on September 6, 2019 when the Debtor filed his petition for relief under chapter 7 of the United States Bankruptcy Code. The first meeting of creditors (a “Meeting of Creditors”) was scheduled to be held on November 25, 2019 [Dkt. No. 16], but the Debtor failed to attend [Dkt. No. 22]. Meeting of Creditors was then rescheduled to December 23, 2019 and the Debtor again failed to appear. On December 23, 2019, the chapter 7 trustee requested that the Court issue an order to show cause to allow the Debtor, the opportunity to explain why the case should not be dismissed for the failure to attend two scheduled Meetings of Creditors. The Debtor’s case has been pending for 3 months without a Meeting of Creditors having been convened and concluded.

Based upon the foregoing, it is hereby **ORDERED, ADJUDGED, and DECREED** that:

1. An *Order to Show Cause* is issued against the Debtor to personally appear at a hearing scheduled on **January 23, 2020 at 11:00 a.m.** in Courtroom A, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, Pennsylvania 15219 to show cause as to why this bankruptcy case should not be dismissed without prejudice due to the Debtor’s failure to attend the November 25, 2019 and December 23, 2019 Meetings of Creditors. Any response to this *Order to Show*

Cause shall be filed on or before **January 16, 2020**. In the event a timely response is not made, the case may be dismissed without further notice or hearing.

Dated: December 30, 2019



GREGORY L. TADDONIOjah
UNITED STATES BANKRUPTCY JUDGE

Case administrator to serve:
All parties on the creditors' matrix

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Ernest J. Ruffin
 Debtor

Case No. 19-23522-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Dec 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2020.

db +Ernest J. Ruffin, 1821 Universal Road, Pittsburgh, PA 15235-3955
 cr +City and School District of Pittsburgh, GRB Law, 437 Grant Street 14th Floor,
 Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
 cr +County of Allegheny, GRB Law, 437 Grant Street 14th Floor, Frick Building,
 Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
 cr +Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,
 Pittsburgh, PA 15235-4441
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 15132359 +ACBA Federal Credit Union, 304 4Th Aveune, Pittsburgh, PA 15238
 15170182 +City of Pittsburgh and SD of Pittsburgh, GRB Law, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
 15170184 +County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor,
 Frick Building, Pittsburgh, PA 15219-6101
 15132364 +Direct Loan Svc System, PO Box 5609, Greenville, TX 75403-5609
 15132365 +Duquesne Light Company, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0067
 15132366 +First Premier Bank, 3820 N Louise Ave., Sioux Falls, SD 57107-0145
 15118435 +Jordan Tax Services, 437 Grant Street, 9th Floor, Pittsburgh, PA 15219-6101
 15132369 +Medexpress Billing, P.O. Box 7965, Belfast, ME 04915-7900
 15132370 +Midland Funding LLC, 320 Easr Big Beaver, Troy, MI 48083
 15132371 +Nicholas Financial, Inc, 2554 McMullen Booth Road, Building C, Suite501-B,
 Clearwater, FL 33761-4150
 15132373 +People Gas, PO BOX 644760, Pittsburgh, PA 15264-4760
 15132374 +Peoples, P.O. Box 644760, Pittsburgh, PA 15264-4760
 15132375 +Pittsburgh Parking Court, P.O Box 640, Pittsburgh, PA 15230-0640
 15132376 +Pittsburgh Water and Sewer Authority, C/O Jordan Tax Service, Inc, 102 Rahway Road,
 McCurray, PA 15317-3349
 15132377 +Rabinowitz & Ciesielka, 517 Liberty Ave, Pittsburgh, PA 15222
 15148237 +UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

15132360 +E-mail/Text: ally@ebn.phinsolutions.com Dec 31 2019 02:17:23 Ally Financial,
 PO Box 380901, Bloomington, MN 55438-0901
 15132361 +E-mail/Text: bankruptcy_notifications@ccsusa.com Dec 31 2019 02:18:14
 Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
 15132362 +E-mail/PDF: creditonebknnotifications@resurgent.com Dec 31 2019 02:24:14 Credit One Bank,
 P. O Box 98872, Las Vegas, NV 89193-8872
 15132363 +E-mail/PDF: pa_dc_ed@navient.com Dec 31 2019 02:24:39 Dept of ED/ Navient,
 123 Justison Street, 3RD Floor, Wilmington, DE 19801-5360
 15155947 +E-mail/Text: kbarkley@bernsteinlaw.com Dec 31 2019 02:18:11 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 15132368 +E-mail/PDF: resurgentbknnotifications@resurgent.com Dec 31 2019 02:24:15 LVNV Funding LLC,
 C/O Resurgent Capital Service, P.O. Box 1269, Greenville, SC 29602-1269
 15135540 E-mail/PDF: resurgentbknnotifications@resurgent.com Dec 31 2019 02:24:17 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 15152353 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 31 2019 02:17:44 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 15132372 +E-mail/Text: Bankruptcies@nragroup.com Dec 31 2019 02:18:17 NTL Recovery Agency,
 2491 Paxton Street, Harrisburg, PA 17111-1036
 15132378 +E-mail/Text: BankruptcyNotice@upmc.edu Dec 31 2019 02:18:07 UPMC, 2 Hot Metal St,
 Room 386, Pittsburgh, PA 15203-2348

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Towd Point Mortgage Trust 2016-5, U.S. Bank Nation
 cr* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
 15153999* +ACBA Federal Credit Union, 304 4Th Aveune, Pittsburgh, PA 15238
 15154000* +Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
 15154001* +Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
 15154002* +Credit One Bank, P. O Box 98872, Las Vegas, NV 89193-8872
 15154003* +Dept of ED/ Navient, 123 Justison Street, 3RD Floor, Wilmington, DE 19801-5360
 15154004* +Direct Loan Svc System, PO Box 5609, Greenville, TX 75403-5609
 15154005* +Duquesne Light Company, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0067
 15154006* +First Premier Bank, 3820 N Louise Ave., Sioux Falls, SD 57107-0145
 15132367* +Jordan Tax Services, 437 Grant Street, 9th Floor, Pittsburgh, PA 15219-6101
 15154007* +Jordan Tax Services, 437 Grant Street, 9th Floor, Pittsburgh, PA 15219-6101
 15154008* +LVNV Funding LLC, C/O Resurgent Capital Service, P.O. Box 1269, Greenville, SC 29602-1269
 15154009* +Medexpress Billing, P.O. Box 7965, Belfast, ME 04915-7900
 15154010* +Midland Funding LLC, 320 Easr Big Beaver, Troy, MI 48083
 15154012* +NTL Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
 15154011* +Nicholas Financial, Inc, 2554 McMullen Booth Road, Building C, Suite501-B,
 Clearwater, FL 33761-4150

District/off: 0315-2

User: dkam
Form ID: pdf900

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

15154013* +People Gas, PO BOX 644760, Pittsburgh, PA 15264-4760
15154014* +Peoples, P.O. Box 644760, Pittsburgh, PA 15264-4760
15154015* +Pittsburgh Parking Court, P.O. Box 640, Pittsburgh, PA 15230-0640
15154016* +Pittsburgh Water and Sewer Authority, C/O Jordan Tax Service, Inc, 102 Rahway Road,
McCurry, PA 15317-3349
15154017* +Rabinowitz & Ciesielka, 517 Liberty Ave, Pittsburgh, PA 15222
15154018* +UPMC, 2 Hot Metal St, Room 386, Pittsburgh, PA 15203-2348

TOTALS: 1, * 22, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2019 at the address(es) listed below:

Franklin L. Robinson, Jr. on behalf of Debtor Ernest J. Ruffin frobi69704@aol.com,
flrlegal@excite.com;robinsonfr66530@notify.bestcase.com
James Warmbrodt on behalf of Creditor Towd Point Mortgage Trust 2016-5, U.S. Bank National
Association as Indenture Trustee bkgroupp@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com,
cnoroski@grblaw.com
Jennifer L. Cerce on behalf of Creditor Penn Hills School District jlc@mbm-law.net
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com,
PA68@ecfcbis.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 10